# ANONYMOUS EMAIL GUARANTOR PROCESSING

## ABSTRACT

5    A method and implementing system are provided in which anonymous email accounts are established with a guarantor server. Items may then be loaned or purchased by an individual using the anonymous email account. In an exemplary embodiment, an individual user receives a so-

10   called "smart card" which is programmed to contain certain limitations on purchases and/or borrowings by the user. The card is also programmed to contain the lending policies, for example, of a library. The card is read by a reading device at an enterprise such as a  library or rental store for

15   example, to determine if a desired sale or borrowing meets the guarantee criteria programmed into the smart card. If the proposed sale or borrowing is authorized or within the limits of the smart card, the transaction is approved. Any required communication between the lending enterprise and

20   the user of the card is conducted anonymously through the anonymous email address of the user.